

Appl. No. 10/696,100
Amdt. dated January 26, 2005
Reply to Office action of August 11, 2004

Amendments to the Specification:

Please replace the respective paragraphs with the following:

On page 1, beginning on line 11:

The present application claims the benefit of Provisional Patent Application, *Optimal Scenario Forecasting, Risk Sharing, and Risk Trading*, Serial No.: 60/514,637 filed on October 27, 2003.